

## ABSTRACT OF THE DISCLOSURE

Methods of pari-mutuel wagering are disclosed. One method utilizes a house card associated with an account setup by a patron at a pari-mutuel gaming establishment, such as a horse or dog racing track. The house card may be used to place wagers at a gaming terminal and, additionally, for the purchase of goods and/or services, accessing additional informational displays, or accessing secure special areas at the pari-mutuel gaming establishment. The house card acts a cash substitute wherein the patron's account may be automatically updated with all of the patron's wins, losses, and purchases via a network system or updated on the card itself using smart card technology. In another method, a credit or debit card may be utilized, instead of a house card, with an established electronic funds transfer system. In another method, the house card or credit/debit card may be used to place wagers remotely using a touchtone telephone or personal computer.

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